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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: CUNNINGHAM, P. DOCKET NO.: 3201P2284
SERIAL NO: 09/777,353 EXAMINER: KYLE, C.
FILED: 02/05/2001 ART UNIT: 3624
TITLE: AN APPLICATION AND PAYMENT DATABASE SYSTEM FOR
LENDERS AND BUILDERS AND A METHOD THEREFOR

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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December 21, 2005

I hereby certify that on the 21st day of December, 2005,
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Alexandria, VA 22313-1450.


Jeffrey B. Moy

AMENDMENT LETTER

Dear Sir:

This is in response to the Office Action dated October 4,
2005 in regards to the above identified patent application. Please
amend the Claims as follows: